



## **BEARFACTS 1991 – 2001**

### **Waterloo-Cedar Falls (MSA) [47940]**

Waterloo-Cedar Falls is one of 363 Metropolitan Statistical Areas (MSAs) in the nation. Its 2001 population of 163,353 ranked 228th in the nation.

#### **PER CAPITA PERSONAL INCOME**

In 2001 Waterloo-Cedar Falls had a per capita personal income (PCPI) of \$25,705. This PCPI ranked 203rd in the United States and was 84 percent of the national average, \$30,574. The 2001 PCPI reflected an increase of 3.7 percent from 2000. The 2000-2001 national change was 2.4 percent. In 1991 the PCPI of Waterloo-Cedar Falls was \$16,913 and ranked 220th in the United States. The 1991-2001 average annual growth rate of PCPI was 4.3 percent. The average annual growth rate for the nation was 4.4 percent.

#### **TOTAL PERSONAL INCOME**

In 2001 Waterloo-Cedar Falls had a total personal income (TPI) of \$4,198,969\*. This TPI ranked 225th in the United States. In 1991 the TPI of Waterloo-Cedar Falls was \$2,714,392\* and ranked 208th in the United States. The 2001 TPI reflected an increase of 3.5 percent from 2000. The 2000-2001 national change was 3.5 percent. The 1991-2001 average annual growth rate of TPI was 4.5 percent. The average annual growth rate for the nation was 5.6 percent.

#### **COMPONENTS OF TOTAL PERSONAL INCOME**

Total personal income includes net earnings by place of residence; dividends, interest, and rent; and personal current transfer receipts received by the residents of Waterloo-Cedar Falls. In 2001 net earnings accounted for 64.6 percent of TPI (compared with 64.1 in 1991); dividends, interest, and rent were 18.8 percent (compared with 20.4 in 1991); and personal current transfer receipts were 16.6 percent (compared with 15.5 in 1991). From 2000 to 2001 net earnings increased 4.8 percent; dividends, interest, and rent decreased 4.5 percent; and personal current transfer receipts increased 8.9 percent. From 1991 to 2001 net earnings increased on average 4.5 percent each year; dividends, interest, and rent increased on average 3.6 percent; and personal current transfer receipts increased on average 5.2 percent.

#### **EARNINGS BY PLACE OF WORK**

Earnings of persons employed in Waterloo-Cedar Falls increased from \$3,131,094\* in 2000 to \$3,277,625\* in 2001, an increase of 4.7 percent. The 2000-2001 national change was 3.1 percent. The average annual growth rate from the 1991 estimate of \$2,110,429\* to the 2001 estimate was 4.5 percent. The average annual growth rate for the nation was 5.8 percent.

*\*Note: All income estimates with the exception of PCPI are in thousands of dollars, not adjusted for inflation.*

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